

Reef Finance monthly report May 2013

General information	Number
# of branches	4
# of offices	6
# loan officers / branch managers	18
# employees	36

Loan portfolio	Amount (USD)	Number loans
Loans disbursed during month	556,750	98
Loans disbursed since 01/01/2008	21,801,619	3,426
Loans outstanding (31/5/2013)	\$ 8,106,637	2,175
- Cooperative loans	149,204	9
- Individual loans	\$ 7,957,433	2,167

Average loan amounts	Amount (USD)
Av. loan outstanding	\$3,727
Av. cooperative loan outstanding	\$16,578
Av. individual loan outstanding	\$3,672
Av. cooperative member loan outstanding	\$3,474
Av. loan outstanding for all beneficiaries	\$900

Portfolio quality	Amount (USD)
Arrears <30 days	116,292
Arrears 31-60 days	48,360
Arrears >61-90 days	27,022
Arrears >91 days	168,408
Total arrears	360,082

Beneficiaries	Number	Percentage
Active beneficiaries - all	2,333	100%
Individuals	2,167	93 %
From cooperatives	166	7%
Male	1998	84%
Female	371	16%